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condition such as "the first 5 recipients who visit the URL and redeem the coupon obtain the benefit". Other recipients may or may not obtain the benefit at the merchant's discretion.

- Purchasing behaviour behavior and usage patterns of a customer may help the merchant learn the preferences of an ancestor of that customer. Hence, movement along the tree in the reverse direction can yield useful information about parent and ancestor nodes, which may otherwise not be revealed.

Fig. 4 shows a flow diagram of a method for learning consumer behavior behavior.

Page 8, lines 18-23:

At step 440, consumer behaviour behavior of a target party is predicted. The prediction is based on selected data relating to at least one party on a lower level in the hierarchical representation than the target party. The selected data may be selected according to one or more of the following criteria: demographics of the at least one party, acquaintances of the at least one party, past transactions of the at least one party, and clickstream patterns of the at least one party.

Page 9, lines 6-21:

Based on the usage patterns of a set of customers Y, which may comprise a subset of the set of acquaintances of customer X who received promotional tools, learning techniques can be applied to learn the potential buying behaviour behavior of all the ancestors of the set of customers Y.

For example, suppose a customer distributes discount coupons applicable to certain items to acquaintances such as friends, family, etc. The manner in which the acquaintances utilize the

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customer node (previous parent node) is the root node of the SBO tree (Y), at step 540, the consumer ~~behaviour~~ behavior of the descendants of each customer node in the SBO tree is analysed at step 545. Any appropriate techniques or algorithms known in the art, such as correlation analysis, collaborative filtering and associative learning, may be applied to the transaction data assigned in step 530 for such analysis. At step 550, the results of the analysis are used to select appropriate products and/or promotional tools for specific customers.

This reverse targeting technique not only predicts the interests and/or preferences of the descendants of the customer X, but also suggests that the customer X can be lured towards items in category j and thus makes the customer X an effective target for such promotional tools. Various other learning techniques can also be applied to the SBO tree data to learn more about the consumer ~~behaviour~~ behavior. Examples of such learning techniques comprise correlation analysis, collaborative filtering, and associative learning.

Page 11, lines 2-7:

Fig. 6 is a schematic representation of a computer system 600 that can be used to practise the methods described herein for learning consumer ~~behaviour~~ behavior. The computer system 600 is provided for executing computer software that is programmed to assist in performing the step of the described methods. This computer software executes under a suitable operating system such as MS Windows XPTM or LinuxTM installed on the computer system 600.

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Page 12, lines 24-26:

The embodiments described hereinbefore for learning consumer ~~behaviour~~ behavior advantageously reduce marketing and promotional costs and provide a rich customer data set for the application of business analytics.